Case 23-15001-VFP Doc 46 Filed 10/18/23 Entered 10/18/23 16:34:35 Desc Main Document Page 1 of 10

Fill in this information	on to identify the case:				
Debtor Name Jose T	obar-Valle				
United States Bankruptc	y Court for the: District of New Jersey				
Case number: 23-150			Check if		an
Case number: 25-100	(11)		amende	d filing	
		J			
Off: -: -1 E =	4250				
Official Form	14250				
Manufalir One	erating Report for Small Business Und	lor Chantor 11		1	2/17
			10/18/20	v voggagaga o Joyland	4111
Month:	September 2023	Date report filed.	MM / DD / YY		
Line of business:	Real Estate	NAISC code:	2733		
In accordance wit	h title 28, section 1746, of the United States Code, I declar	e under penalty of perjury			
that I have examin	ed the following small business monthly operating repor to the best of my knowledge, these documents are true, o	t and the accompanying			
·	Jose Totar-Valle	orroot, and complete.			
Responsible party:	Jan So ato				
Original signature of r					
Printed name of response	onsible party observation				
1. Qu	estionnaire				,,,,,
Answer all que:	stions on behalf of the debtor for the period covered by this re	port, unless otherwise indicated.			
le va v ano	wer No to any of the questions in lines 1-9, attach an expl	anation and lahel it Exhibit A	Yes	No	N/A
	iness operate during the entire reporting period?	anation and labor to Extract A.			A
	to continue to operate the business next month?				Ø
• •	aid all of your bills on time?			V	
4. Did you pay	your employees on time?				\Box
5. Have you d	eposited all the receipts for your business into debtor in possessi	on (DIP) accounts?	\alpha		
6. Have you ti	mely filed your tax returns and paid all of your taxes?		\Z		
7. Have you ti	mely filed all other required government filings?		1		
8. Are you cur	rent on your quarterly fee payments to the U.S. Trustee or Bankro	uptcy Administrator?	Ø		
9. Have you ti	mely paid all of your insurance premiums?		Ø		
If you ans	wer Yes to any of the questions in lines 10-18, attach an e	explanation and label it Exhibit		,d	
10. Do you hav	e any bank accounts open other than the DIP accounts?			<u> </u>	
11. Have you s	old any assets other than inventory?		u		
12. Have you s	old or transferred any assets or provided services to anyone relat	ed to the DIP in any way?		Ø	
13. Did any ins	urance company cancel your policy?			A	
14. Did you hav	e any unusual or significant unanticipated expenses?			A	
15. Have you b	orrowed money from anyone or has anyone made any payments	on your behalf?		A	
16. Has anyone	e made an investment in your business?				$\mathbf{\overline{\Delta}}$

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Debtor N	Debtor Name Jose Tobar-Valle Case number 23-15001 (V				
17	Have you gold any bills you awad before you filed bankruptov?			⊡	
	Have you paid any bills you owed before you filed bankruptcy?				
18.	Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?		u	☑	
	2. Summary of Cash Activity for All Accounts				
19.	. Total opening balance of all accounts			4.000	0.7
	This amount must equal what you reported as the cash on hand at the end of the month in the premonth. If this is your first report, report the total cash on hand as of the date of the filing of this cash.		\$	4,920	<u>8</u> 7
20.	. Total cash receipts				
	Attach a listing of all cash received for the month and label it <i>Exhibit C</i> . Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit C</i> .				
	Report the total from Exhibit C here. \$ 10,6	40.00			
21.	. Total cash disbursements				
	Attach a listing of all payments you made in the month and label it <i>Exhibit D</i> . List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit D</i> .	473.16			
	Report the total from Exhibit D here.				
22.	Net cash flow				
	Subtract line 21 from line 20 and report the result here. This amount may be different from what you may have calculated as <i>net profit</i> .		+ \$	1,166.	<u>8</u> 4
23.	Cash on hand at the end of the month				
	Add line 22 + line 19. Report the result here.			0.007	74
	Report this figure as the cash on hand at the beginning of the month on your next operating report	t.	= \$_	6,087.	<u>/</u> 1
	This amount may not match your bank account balance because you may have outstanding check have not cleared the bank or deposits in transit.	ks that			
	3. Unpaid Bills				
	Attach a list of all debts (including taxes) which you have incurred since the date you filed bankrup have not paid. Label it <i>Exhibit E</i> . Include the date the debt was incurred, who is owed the money, to purpose of the debt, and when the debt is due. Report the total from <i>Exhibit E</i> here.				
24.	Total payables		\$	0.	00_
	(Exhibit E)				

Debtor Name	Jose	Tot	oar-	Va	alle

Case number	23-1	5001	(VFP)	
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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it Exhibit F. Identify who owes you money, how much is owed, and when payment is due. Report the total from Exhibit F here.

25. Total receivables

(Exhibit F)

\$			0	,	0	(

5. Employees

26. What was the number of employees when the case was filed?	0
· ·	Λ

27. What is the number of employees as of the date of this monthly report?

	(

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?	\$ <u>25,000.00</u>
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?	\$ _25,000.00
30. How much have you paid this month in other professional fees?	\$
31. How much have you paid in total other professional fees since filing the case?	\$_50,000.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	-	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 10,500.00	_	\$ 10,640.00	=	\$140.00
33. Cash disbursements	\$_8,500.00		\$9,473.16	=	\$\$
34. Net cash flow	\$2,000.00] –	\$1,166.84	=	\$833.16

- 35. Total projected cash receipts for the next month:
- 36. Total projected cash disbursements for the next month:
- 37. Total projected net cash flow for the next month:

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Debtor Nar	ne	Jose Tobar-Valle Case number 23-15001 (VFP)
Visit V		8. Additional Information
lf av	aila	ble, check the box to the left and attach copies of the following documents.
Ø	38.	Bank statements for each open account (redact all but the last 4 digits of account numbers).
	39.	Bank reconciliation reports for each account.
	40.	Financial reports such as an income statement (profit & loss) and/or balance sheet.
	41.	Budget, projection, or forecast reports.
	42.	Project, job costing, or work-in-progress reports.

EXHIBIT A TO SEPTEMBER 2023 MONTHLY OPERATING REPORT

- 3. Monthly payments have not been made to the following creditors:
 - Deutsche Bank National Trust Co for the 2nd mortgage on 39 Condit Terrace
 - Caliber Home Loans, Inc. for the mortgage on 45 Llewellyn Avenue

EXHIBIT C TO SEPTEMBER 2023 MONTHLY OPERATING REPORT

Cash Receipts

Date	Amount
9/7/23	\$5,940.00
9/13/23	\$4,700.00
Total	\$10,640.00

EXHIBIT D TO SEPTEMBER 2023 MONTHLY OPERATING REPORT

Cash Disbursements

Date Paid	Payee	Purpose	Amount
9/6/23	Veolia		\$1,168.75
9/14/23	American Water	Utilities	\$117.60
9/14/23	American Water	Utilities	\$108.84
9/14/23	American Water	Utilities	\$108.84
9/14/23	PaymentUs	Bill pay service	\$1.95
9/15/23	Mortgage Servicing Center	Mortgage Payment -39 Condit Terrace	\$3,216.24
9/15/23	Wells Fargo	Mortgage Payment - 472 Glebe St	\$1,955.17
9/15/23	PSEG	Utilities	\$212.38
9/15/23	PSEG	Utilities	\$62.56
9/18/23	Mr. Cooper	Mortgage Payment – 58 Llewellyn Ave	\$2,520.83
		Total	\$9,473.16





STATEMENT OF ACCOUNT

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ 39 CONDIT TERRACE WEST ORANGE NJ 07052 Page; Statement Period; 1 of 3 Sep 01 2023-Sep 30 2023

Cust Ref #: Primary Account #: 7496

Chapter 11 Checking

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ Account # 7496

ACCOUNT SUMMARY				
Beginning Balance	4,920.87	Average Collected Balance	7,262.40	
Deposits	10.640.00	Interest Earned This Period	0.00	
2-6-2	,	Interest Paid Year-to-Date	0.00	
Electronic Payments	9.473.16	Annual Percentage Yield Earned	0.00%	
Ending Balance	6,087.71	Days in Period	30	

	Total for this cycle	Total Year to Date
Grace Perlod OD/NSF Refund	\$0.00	\$0.00

Deposits		
POSTING DATE	DESCRIPTION	AMOUNT
09/07	DEPOSIT	5,940.00
09/13	DEPOSIT	4,700.00
	Subtotal:	10,640.00
Electronic Pay	ments	
POSTING DATE	DESCRIPTION	AMOUNT
09/06	ELECTRONIC PMT-WEB, VEOLIA VEOLIA ****4705420756	1,168.75
09/14	ELECTRONIC PMT-WEB, AMERICAN WATER E BILLPAY AMERICAN WATER	117.60
09/14	ELECTRONIC PMT-WEB, AMERICAN WATER E BILLPAY AMERICAN WATER	108.84
09/14	ELECTRONIC PMT-TEL, AMERICAN WATER E BILLPAY AMERICAN WATER	108.84
09/14	ELECTRONIC PMT-TEL, PAYMENTUS BILLPAY PAYMENTUSCORP_I	1.95
09/15	ELECTRONIC PMT-TEL, MORTGAGE SERV CT MTG PAYMT ****481346	3,216.24
09/15	ELECTRONIC PMT-WEB, WF HOME MTG AUTO PAY ****778359	1,955.17
09/15	ACH DEBIT, PUBLIC SERVICE PSEG ****14731201	212.38
09/15	ACH DEBIT, PUBLIC SERVICE PSEG ****35165409	62.56
09/18	ELECTRONIC PMT-WEB, NSM DBAMR.COOPER NSM DBAMR 3971241	2,520.83
	Subtotal:	9,473.16

H	W	to	Balance	your	Acco	ount
---	---	----	---------	------	------	------

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- · Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- · Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1 Your ending balance shown on this statement is:
- 2 List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4 List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5 Subtract Line 4 from 3. This adjusted balance should equal your account

① Ending Balance	6,087.71
	+
€) Sub Total	Na economic management according according
() Total Withdrawals	-
Adjusted Balance	

Page:

2 of 3

CHOOSES NOT CONTARRED CONTRIBUTIONS TATEMENT	WITH STATEMENT STATEMENT OF ME STATEMENT	W ENDRAWALD NOT - DOLLARS ON STATEMENT	ELNO
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		programme and the second second	
and the second s			
		Total	
Total Deposits		Withdrawals	0

FOR CONSUMER ACCOUNTS ONLY - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about. The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY --- BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.

 Describe the error and explain, if you can, why you believe there is an error.

 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question white we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or nilnus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



STATEMENT OF ACCOUNT

JOSE TOBAR VALLE DIP CASE 23-15001 DIST NJ

Page: Statement Period: Cust Ref #: 3 of 3 Sep 01 2023-Sep 30 2023

Primary Account #:

7496

DAILY BALANCE SUMMARY				
DATE	BALANCE	DATE	BALANCE	
08/31	4,920.87	09/14	14,054.89	
09/06	3,752.12	09/15	8,608.54	
09/07	9,692.12	09/18	6,087.71	
09/13	14,392,12			